

Benefits for Temporary Employees

As a temporary employee, your benefit entitlements are somewhat limited. The benefits available to temporary employees depend upon the length of the temporary appointment.

As a recipient of these benefits, it is important that you have a basic understanding of them. This is especially important when it is time to change, access, or take other actions relating to your benefits.

The benefits summarized in this pamphlet pertain to both Title 5 and Title 38 employees.

Additional information regarding Federal benefits can be obtained from your local Human Resources office or by visiting the Worklife and Benefits Service's Web site at http://vaww1.va.gov/ohrm/Benefits/Benefits.htm.

Department of Veterans Affairs
Worklife and Benefits Service (058)
Office of Human Resources and Administration
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What benefits am I entitled to as a temporary employee whose appointment is for more than 1 year?

- Federal Employees
 Retirement System (FERS) or
 Civil Service Retirement
 System (CSRS/CSRS-Offset);
- Federal Employees Health Benefits (FEHB) Program;
- Federal Employees' Group Life Insurance (FEGLI) Program;
- Thrift Savings Plan (TSP);
- Federal Long Term Care Insurance (FLTCI) Program;
- Flexible Spending Accounts (FSA); and
- Federal Leave Program.

See pamphlet for permanent employees regarding the benefits mentioned above.

What benefits am I entitled to as a temporary employee whose appointment is for 1 year or less?

- Federal Employees Health Benefits (FEHB) Program;
- Federal Long Term Care Insurance (FLTCI) Program;
- Flexible Spending Accounts (FSA); and
- Federal Leave Program.

<u>Federal Employees Health</u> Benefits (FEHB) Program

If your temporary appointment is renewed at the end of one year, you would be eligible to enroll in the FEHB program. You must have completed one year of current continuous employment, excluding any break in service of five days or less.

You will be notified as soon as you are eligible to enroll in FEHB and will be given 60 days to make a FEHB election.

In the event that your appointment is renewed and you elect to participate in the FEHB program, you must pay **both** the employee and Government shares of the FEHB premium. Upon reaching eligibility, if you elect to participate in the FEHB program, you need to complete a SF-2809, Employee Health Benefits Election form.

Federal Employees Health Benefits (FEHB) Premium Conversion

Premium Conversion is a "pre-tax" arrangement, meaning that the part of your salary that goes for health insurance premiums is non-taxable. That means that you save on Federal income tax and FICA tax. To find out more about Premium Conversion, go to www.opm.gov/insure/health/pretaxfehb/index.asp.

Upon reaching eligibility for the FEHB Program, you will also be able to enroll in the Long Term Care Insurance Program. The need for long term care usually arises from age, chronic illness, injury, or disability. To find out more about the LTCI program, visit the LTC Partners Web site at www.ltcfeds.com.

Employees who move directly to a temporary position from a position under which they were covered by CSRS, FERS, FEHB, FEGLI, and/or TSP may be eligible to continue their same benefits in the new temporary position. Contact your local Human

Resources office for further information.

Flexible Spending Accounts (FSA)

The Federal Flexible Benefits Plan "FedFlex" enables eligible employees to pay for certain benefits with pre-tax dollars. FSA elections are completely voluntary. You may choose to make a voluntary allotment from your salary to your FSAFEDS account(s) and you will not pay employment or income taxes on your allotments.

Two FSAs are offered to eligible employees:

- Health Care FSA (HCFSA), through which employees may use pre-tax allotments to pay for certain health care expenses that are not reimbursed by FEHB or any other source and not claimed on the participant's income tax return. The maximum amount an employee may set aside in any tax year is \$4,000 and the minimum amount is \$250.
- Dependent Care FSA (DCFSA), through which employees may use pre-tax allotments to pay for eligible dependent care expenses. The maximum amount an employee may set aside in any tax year is \$5,000 (\$2,500 if the employee is married and filing a separate income tax return) and the minimum amount is \$250.

To find out more about the FSA program and/or to enroll in one of the FSAs, visit FSAFEDS Web site at

www.opm.gov/insure/pretax/fsa/index.asp.

Retirement

As a temporary employee, your position is excluded from coverage under the FERS retirement plan. However, contributions will be deducted from your pay for Social Security wage tax. Block 30 on your SF-50, Notification of Personnel Action, will reflect "FICA" indicating that you are paying into Social Security.

Leave Entitlement

As a Federal employee, if your appointment is as least 90 calendar days, you are entitled to immediately accrue annual and sick leave.

Exception: Intermittent employees are not entitled to accrue annual or sick leave.

Annual Leave: The annual leave accrual rate for full-time employees covered under Title 5 is based on length of service (Federal and military) as follows:

- Less than 3 years 4 hours per pay period, or 13 days a year
- 3 but less than 15 years 6 hours per pay period, or 20 days a year
- 15 years or more 8 hours per pay period, or 26 days a year

Part-time employees on a regularly scheduled tour of duty earn leave on a prorated basis according to the number of hours worked.

<u>Sick Leave</u>: The earning rate for sick leave will differ based on the type of work schedule as shown below:

- Full-time 4 hours per pay period
- Part-time 1 hour for every 20 hours

<u>Leave Accrual for Title 38</u> <u>Employees</u>

Annual Leave: Full-time nurses, nurse anesthetists, physician assistants, and expanded-function dental auxiliaries earn 26 days per year. Physicians, dentists, podiatrists, optometrists, and chiropractors receive 30 days each year.

Unused annual leave may be carried over into the next leave year with maximum limitations of 240 hours for Title 5 employees, 685 hours for nurses (et al), and 120 days for physicians (et al).

<u>Sick Leave</u>: Physicians, dentists, podiatrists, optometrists, and chiropractors receive 15 calendars days of sick leave per year.

Full-time nurses, nurse anesthetists, physician assistants, and expanded-function dental auxiliaries accrue sick leave at the rate of 4 hours per pay period (13 days in a leave year).

Employee Express (EEX)

Employee Express (EEX) is an easy, convenient system that allows you to make changes to your own benefits and personal information through the Internet and Interactive Voice Response System. You can access EEX either at work or at home by using the Internet or telephone. EEX allows you to change things like your address, Federal and state withholdings, direct deposit, financial allotments, Thrift Savings Plan, health coverage, Savings Bonds, and more. EEX is private and secure.

All you need to start using EEX is your Social Security Number (SSN) and a Personal Identification Number (PIN). To obtain your PIN, visit www.employeeexpress.gov, or call the help desk at 1-800-414-5272 to get your PIN sent directly to you.

Important Web Addresses

Health Insurance:

www.opm.gov/insure/index.html

Social Security: www.ssa.gov

Employee Express (EEX): www.employeeexpress.gov

VA Benefits Home Page:

http://vaww1.va.gov/ohrm/Benefits/Benefits.htm